

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANDREW CALLAGHAN
MARTHA CALLAGHAN
Debtor(s)

Case No. 05-09943

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2005.
- 2) The plan was confirmed on 05/11/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/29/2006, 03/21/2007.
- 5) The case was completed on 12/02/2009.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,150.00.
- 10) Amount of unsecured claims discharged without payment: \$6,706.36.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,104.00
Less amount refunded to debtor	\$4.69

NET RECEIPTS: **\$46,099.31**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,767.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,066.06
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,833.06**

Attorney fees paid and disclosed by debtor: \$360.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	143.71	NA	NA	0.00	0.00
APLM LTD	Unsecured	25.50	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	765.86	410.04	410.04	410.04	35.97
COLLECTION COMPANY OF AMERIC	Unsecured	400.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,681.00	1,381.27	1,381.27	1,381.27	119.35
ECAST SETTLEMENT CORPORATION	Unsecured	1,884.01	1,884.01	1,884.01	1,884.01	76.12
EMERGENCY TREATMENT SC	Unsecured	110.00	NA	NA	0.00	0.00
FALLS COLLECTION SVC	Unsecured	345.00	320.58	320.58	320.58	30.30
FALLS COLLECTION SVC	Unsecured	230.00	204.06	204.06	204.06	20.29
FIRST NATIONAL BANK OF OMAHA	Unsecured	4,162.21	4,671.87	4,671.87	4,671.87	399.62
GISELA YINGST MD	Unsecured	115.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	1,036.90	1,036.90	1,036.90	1,036.90	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
GUARDIAN ANESTHESIA	Unsecured	259.00	NA	NA	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	5,502.14	4,597.13	4,597.13	4,597.13	337.16
HILL CREEK PEDIATRICS	Unsecured	16.00	NA	NA	0.00	0.00
HOLY CROSS HOSPITAL	Unsecured	602.00	NA	NA	0.00	0.00
JC PENNEY CO	Unsecured	679.85	NA	NA	0.00	0.00
LOYOLA UNIVERSITY & HOSPITAL	Unsecured	138.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY & HOSPITAL	Unsecured	64.00	NA	NA	0.00	0.00
MIDLAND MORTGAGE CO	Secured	6,227.27	6,227.27	6,227.27	6,227.27	0.00
MIDLAND MORTGAGE CO	Secured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SRV	Unsecured	160.00	NA	NA	0.00	0.00
OSI COLLECTION SERVICES	OTHER	NA	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	226.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,313.45	3,180.15	3,180.15	3,180.15	274.80
PORTFOLIO RECOVERY ASSOC	Unsecured	3,674.94	3,674.94	3,674.94	3,674.94	317.51
PROFESSIONAL COLLECTION SVC	Unsecured	190.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	131.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,135.20	1,232.41	1,232.41	1,232.41	106.40
RESURGENT CAPITAL SERVICES	Unsecured	4,481.12	4,510.12	4,510.12	4,510.12	389.60

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RESURGENT CAPITAL SERVICES	Unsecured	1,450.96	1,403.83	1,403.83	1,403.83	121.23
ROCKFORD MERCANTILE AGENCY	Unsecured	812.94	1,037.94	1,037.94	1,037.94	89.71
ROUNDUP FUNDING LLC	Unsecured	949.71	909.35	909.35	909.35	78.55
ROUNDUP FUNDING LLC	Unsecured	198.00	277.86	277.86	277.86	24.50
RUSH COPLEY MEDICAL CENTER	Unsecured	162.00	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	1,407.15	NA	NA	0.00	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	77.84	NA	NA	0.00	0.00
SWISS COLONY	Unsecured	124.00	NA	NA	0.00	0.00
WALMART	Unsecured	1,675.31	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	171.00	246.86	246.86	246.86	21.91
WORLD FINANCIAL NETWORK	Unsecured	567.43	567.43	567.43	567.43	49.21

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,264.17	\$7,264.17	\$0.00
Debt Secured by Vehicle	\$4,597.13	\$4,597.13	\$337.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,861.30	\$11,861.30	\$337.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,912.72	\$25,912.72	\$2,155.07

Disbursements:

Expenses of Administration	<u>\$5,833.06</u>	
Disbursements to Creditors	<u>\$40,266.25</u>	
TOTAL DISBURSEMENTS :		<u>\$46,099.31</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.